ANNEXURE NO. 24

Vide Unstarred Qeustion No. 3094 (a) and (b) answered on 21st April, 2005 State-wise and year-wise details of the number of educated unemployed youth given loans along with loan amounts disbursed and employment generated under PMRY from 1993-94 to 2003-04 alongwith details of terms of disbursement of loans prescribed in 1993 and applicable under PMRY

A. State-wise details of number of applicants disbursed loans, amount of loan disbursed and employment generated under the Prime Minister's Rojgar Yojana (PMRY)

(As reported by the Reserve Bank of India)
(Amount Rs. lakh)

Sl. No.	State/UT	Loans disbursed during 1993-94 (No. of cases)	Amount	Estimated employment generated* 1993-94 (No.)	Loans disbursed during 1994-95 (No. of cases)	Amount	Estimated employment generated* 1994-95 (No.)
1	2	3	4	5	6	7	8
1.	Haryana	550	313.81	825	3697	1709.91	5546
2.	Himachal Pradesh	169	107.37	254	2139	1156 42	3209
3.	Jammu & Kashmir	89	63 64	134	1630	933.53	2445
4.	Punjab	777	556 00	1166	4523	2593.27	6785
5	Rajasthan	778	439 35	1167	5023	2449.66	7535
6.	Chandigarh	51	36.30	77	177	125.50	266
7.	Delhi	318	167 98	477	897	510.25	1346
8.	Assam	652	521.01	978	5434	3972.73	8151
9.	Manipur	173	132.81	260	1878	1559.24	2817
10.	Meghalaya	100	73.94	150	247	139 00	371
11.	Nagaland	70	61 93	105	215	149.66	323
12.	Tripura	78	41 07	117	517	347 34	776
13	Arunachal Pradesh	83	63.40	125	133	81.68	200
14.	Mizoram	27	21.05	41	217	175.25	326
15.	Sikkm	1	0.95	2	65	32.39	98
16.	Bihar	1577	1040.51	2366	9147	6085.76	13721
17.	Orissa	611	414.13	917	3772	2318.32	5658
18.	West Bengal	676	420.39	1014	5588	3539 00	8382
19.	Andaman & Nicobar	18	12.22	27	51	30.78	77
20.	Madhya Pradesh	1939	1233.41	2909	16724	9821 74	25086
21.	Uttar Pradesh	2891	1735.79	4337	18226	9981.10	27339
22	Gujarat	420	177 24	630	5233	2285.19	7850
23.	Maharashtra	3291	1654 18	4937	24289	11230 40	36434
24	Daman & Diu	—	—	—	20	13.97	30
25.	Goa	54	36 17	81	282	182.01	423
26.	Dadra & Ngar Haveli	25	16.87	38	141	100 36	212
27.	Andhra Pradesh	2658	1688.06	3987	15027	8789.31	22541
28	Karnataka	1438	755.64	2157	11060	5267 57	16590
29.	Kerala	1404	673.95	2106	10600	5223 25	15900
30.	Tamilnadu	1996	1184 17	2994	11631	6333.29	17447
31.	Lakshadweep	—	—	—	—	—	—
32.	Pondicherry	105	47 33	158	280	129 22	420

*Estimated @ 1.5 per-disbursed case.

B. State-wise details of number of applicants disbursed loans, amount of loan disbursed and employment generated under the Prime Minister's Rojgar Yojana (PMRY)

(As reported by the Reserve Bank of India)

(Amount Rs. lakh)

Sl No	State/UT	Loans disbursed during 1995-96 (No of cases)	Amount	Estimated employment generated* 1995-96 (No.)	Loans disbursed during 1996-97 (No of cases)	Amount	Estimated employment generated* 1996-97 (No.)
1	2	3	4	5	6	7	8
1	Haryana	7415	3824 59	11123	6653	3549 95	9980
2	Himachal Pradesh	2361	1259 79	3542	2218	1193 91	3327
3	Jammu & Kashmir	1793	1138 08	2690	1303	907 51	1955
4.	Punjab	12542	7331 90	18813	8000	4595 95	12000
5	Rajasthan	7084	3470 90	10626	8060	3978 52	12090
6	Chandigarh	156	121 01	234	133	99 60	200
7	Delhi	2584	1313 19	3876	765	397 48	1148
8	Assam	8343	6326 95	12515	8869	6567 88	13304
9	Manipur	1298	1097 95	1947	1570	1133 35	2355
10	Meghalaya	492	308 22	738	370	230 13	555
11	Nagaland	306	219 97	459	434	358 69	651
12	Tripura	868	581 29	1302	766	507 34	1149
13	Arunachal Pradesh	249	156 28	374	239	135 05	359
14	Mizoram	220	165 62	330	139	110 40	209
15	Sikkm	167	85 66	251	110	50 99	165
16	Bihar	14803	10532 02	22205	15589	11550 61	23384
17	Orissa	6208	4091 10	9312	6076	4088 09	9114
18	West Bengal	8911	5429 10	13367	6141	3858 60	9212
19	Andaman & Nicobar	72	43 34	108	39	25 32	59
20	Madhya Pradesh	25328	15957 83	37992	25080	16361 72	37620
21	Uttar Pradesh	29113	16436 12	43670	29407	17508 12	44111
22	Gujarat	9633	4409 65	14450	8254	3498 02	12381
23.	Maharashtra	34897	16381 09	52346	33007	17687 07	49511
24	Daman & Diu	37	23 00	56	22	15 18	33
25.	Goa	431	292 30	647	386	281 60	579
26.	Dadra & Ngar Haveli	151	107 35	227	91	63 63	137
27.	Andhra Pradesh	24551	14297 86	36827	22275	13116 11	33413
28	Karnataka	13900	7607 79	20850	13541	7633 17	20312
29.	Kerala	12849	6547 65	19274	13939	7481 34	20909
30	Tamilnadu	14691	8148 89	22037	14709	8076 95	22064
31	Lakshadweep	35	23.86	53	29	29 00	44
32	Pondicherry	344	143 01	516	268	116 26	402

*Estimated @ 1 5 per disbursed case

C. Stater-wise details of number of applicants disbursed loans, amount of loan disbursed and employment generated under the Prime Minister's Rojgar Yojana (PMRY)

(As reported by the Reserve Bank of India)

(Amount Rs. lakh)

Sl No	State/UT	Loans disbursed during 1997-98 (No of cases)	Amount	Estimated employment generated* 1997-98 (No)	Loans disbursed during 1998-99 (No of cases)	Amount	Estimated employment generated* 1998-99 (No.)
1	2	3	4	5	6	7	8
1.	Haryana	4925	2638.54	7388	5742	3168 47	8613
2	Himachal Pradesh	2009	1160 11	3014	1913	1178.85	2870
3	Jammu & Kashmir	1969	1349 41	2954	835	651.00	1253
4.	Punjab	7934	4586 24	11901	8075	4640 57	12113
5.	Rajasthan	9681	4691 04	14522	10059	5105.31	15089
6	Chandigarh	114	85 56	171	75	56.09	113
7.	Delhi	755	423 95	1133	508	288.64	762
8	Assam	7437	5301 39	11156	5525	3968 14	8288
9.	Manipur	658	339 77	987	407	176.11	611
10	Meghalaya	377	211 66	566	202	129.71	303
11	Nagaland	335	249.21	503	40	33 67	60
12	Tripura	211	114 98	317	110	59.05	165
13	Arunachal Pradesh	178	124.56	267	166	125 39	249
14	Mizoram	334	252 68	501	37	30.05	56
15	Sikkim	58	27 89	87	45	20.95	68
16	Bihar	12146	9111.28	18219	8364	6493.81	12546
17	Orissa	4903	2938 73	7355	3106	2146.50	4659
18.	West Bengal	4021	2530.43	6032	2726	1717.85	4089
19	Andaman & Nicobar	61	42.85	92	77	53 88	116
20	Madhya Pradesh	22271	13963 83	33407	19102	11691.18	28653
21.	Uttar Pradesh	31523	19500 30	47285	35023	21052.55	52535
22.	Gujarat	7110	3159 71	10665	10607	4543.55	15911
23.	Maharashtra	30514	15963 15	45771	26346	14146.96	39519
24	Daman & Diu	23	13 71	35	21	14.05	32
25.	Goa	251	180 85	377	300	212.88	450
26.	Dadra & Nagar Haveli	67	45.30	101	28	18.67	42
27	Andhra Pradesh	20557	11558 72	30836	15186	8320.93	22779
28.	Karnataka	14021	8095 53	21032	13188	7274.26	19782
29.	Kerala	11542	6473 76	17313	11749	6348.19	17624
30	Tamilnadu	12770	6532 48	19155	11422	5523 55	17133
31.	Lakshadweep	40	31 47	60	31	25.59	47
32.	Pondicherry	308	127 48	462	330	126 33	495

*Estimated @ 1 5 per disbursed case.

D. State-wise details of applicants disbursed loans, amount of loan disbursed and employment generated under the Prime Minister's Rojgar Yojana (PMRY)

(As reported by the Reserve Bank of India)

(Amount Rs. lakh)

Sl. No	State/UT	Loans disbursed during 1999-2000 (No. of cases)	Amount	Estimated employment generated* 1999-2000 (No.)	Loans disbursed during 2000-01 (No. of cases)	Amount	Estimated employment generated* 2000-01 (No.)
1	2	3	4	5	6	7	8
1	Haryana	5856	3466 39	8784	6113	3761 27	9170
2	Himachal Pradesh	2011	1361 89	3017	1962	1308 20	2943
3	Jammu & Kashmir	871	734 06	1307	669	511 59	1004
4.	Punjab	8519	5507.67	12779	7812	5104 03	11718
5	Rajasthan	11089	6003 06	16634	11885	6695 07	17828
6	Chandigarh	51	39 87	77	49	36 13	74
7	Delhi	614	389 57	921	782	546.49	1173
8.	Assam	5850	4570 46	8775	3618	2848 25	5427
9	Manipur	310	238 01	465	25	24.00	38
10	Meghalaya	356	263.63	534	220	154 93	330
11.	Nagaland	73	76.52	110	29	36.21	44
12	Tripura	244	133.82	366	350	183.71	525
13.	Arunachal Pradesh	215	248.89	323	265	222.15	398
14.	Mizoram	84	59 88	126	75	57 70	113
15	Sikkim	43	24.88	`65	44	22.54	66
16	Bihar	9159	7598 12	13739	8964	7622 48	13446
17	Orissa	6731	4680 62	10097	6900	4658.71	10350
18	West Bengal	2910	1852 21	4365	2213	1515.99	3320
19	Andaman & Nicobar	128	94.60	192	115	92 34	173
20	Madhya Pradesh	21207	14865 66	31811	20156	13337 78	30234
21	Uttar Pradesh	36919	23924.00	55379	36556	24317 74	54834
22	Gujarat	10085	4720.54	15128	8052	4071 75	12078
23	Maharashtra	26202	14892 43	39303	23250	13294.02	34875
24	Daman & Diu	17	9.41	26	19	13.37	29
25	Goa	382	359.43	573	282	217.70	423
26	Dadra & Nagar Haveli	25	19.12	38	22	17 60	33
27	Andhra Pradesh	13309	7862 76	19964	12270	7381.65	18405
28	Karnataka	15255	9434 29	22883	11544	7613.37	17316
29	Kerala	12500	7064 14	18750	10635	6046.98	15953
30	Tamilnadu	12154	6301 40	18231	9709	5006 85	14564
31	Lakshadweep	33	22 89	50	16	11 76	24
32	Pondicherry	252	96.00	378	212	89 46	318

*Estimated @ 1 5 per disbursed case.

E. Stater-wise details of number of applicants disbursed loans, amount of loan disbursed and employment generated under the Prime Minister's Rojgar Yojana (PMRY)

(As reported by the Reserve Bank of India)

(Amount Rs. lakh)

Sl No	State/UT	Loans disbursed during 2001-02 (No of cases)	Amount	Estimated employment generated* 2001-02 (No.)	Loans disbursed during 2002-03 (No of cases)	Amount	Estimated employment generated* 2002-03 (No.)
1	2	3	4	5	6	7	8
1	Haryana	6600	3941 42	9900	7008	4229 89	10512
2	Himachal Pradesh	2431	1605 63	3647	2209	1505 46	3314
3	Jammu & Kashmir	894	754 21	1341	605	517 15	908
4	Punjab	8147	5209 82	12221	7771	4781 13	11657
5	Rajasthan	12476	6886 93	18714	12267	6546 55	18401
6	Chandigarh	128	89 41	192	47	29 32	71
7	Delhi	632	482 06	948	632	453 90	948
8	Assam	3605	2818 12	5408	4149	3332 78	6224
9	Manipur	252	157 01	378	549	388 42	824
10	Meghalaya	546	501 53	819	256	197 54	384
11	Nagaland	37	41 53	56	107	138 36	161
12	Tripura	981	643 92	1472	1085	677 04	1628
13	Arunachal Pradesh	507	381 72	761	294	273 07	441
14	Mizoram	52	43 75	78	155	107 87	233
15	Sikkim	38	19 37	57	26	13 17	39
16	Bihar	8851	7273 89	13277	7939	6626 81	11909
17	Jharkhand	3882	3126 11	5823	4354	3543 38	6531
18	Orissa	5791	4001 49	8687	6725	4540 69	10088
19	West Bengal	2403	1620 15	3605	2528	1627.77	3792
20	Andaman & Nicobar	143	111 56	215	142	110.23	213
21.	Madhya Pradesh	17314	10923 26	25971	16710	10522 26	25065
22	Chattisgarh	2549	1619 16	3824	3006	1886 82	4509
23	Uttar Pradesh	37802	25412 31	56703	38016	25583 18	57024
24	Uttranchal	3626	2122 53	5439	4683	2885 50	7025
25	Gujarat	8104	4092 86	12156	7184	3720 83	10776
26	Maharashtra	18904	10584 85	28356	17631	10425 46	26447
27	Daman & Diu	8	5 73	12	2	1 00	3
28	Goa	164	119 32	246	274	200 60	411
29	Dadra & Nagar Haveli	10	8 55	15	10	7 00	15
30.	Andhra Pradesh	10799	6319 71	16199	13632	7934 49	20448
31	Karnataka	11428	7159 16	17142	10026	6328 81	15039
32	Kerala	9510	4791 85	14265	9853	5414 62	14780
33.	Tamilnadu	10051	4654 12	15077	9595	4361 54	14393
34	Lakshadweep	25	15 67	38	10	7.07	15
35	Pondicherry	216	94 71	324	213	101 56	320

*Estimated @ 1.5 per disbursed case

F. State-wise details of number of applicants disbursed loans, amount of loan disbursed and employment generated under the Prime Minister's Rojgar Yojana (PMRY)

(As reported by the Reserve Bank of India)

(Amount Rs. lakh)

Sl No	State/UT	Loans disbursed during 2003-04 (No. of cases)	Amount	Estimated employment generated* 2003-04 (No.)
1	2	3	4	5
1	Haryana	7276	4257.68	10914
2.	Himachal Pradesh	2862	2232.75	4293
3	Jammu & Kashmir	656	621.27	984
4	Punjab	7553	4727.70	11330
5.	Rajasthan	12687	6906 28	19031
6	Chandigarh	68	42.09	102
7	Delhi	902	622.20	1353
8.	Assam	5679	3737.04	8519
9.	Manipur	520	367.97	780
10.	Meghalaya	395	338 48	593
11.	Nagaland	53	49.36	80
12.	Tripura	2026	1515.95	3039
13.	Arunachal Pradesh	668	608.86	1002
14.	Mizoram	775	826.50	1163
15.	Sikkim	30	22.23	45
16	Bihar	9842	8210.87	14763
17	Jharkhand	4788	3993.87	7182
18	Orissa	8765	5694.25	13148
19.	West Bengal	2854	1909.62	4281
20	Andaman & Nicobar	182	130.29	273
21	Madhya Pradesh	19444	11897.54	29166
22.	Chattisgarh	3344	2134.85	5016
23	Uttar Pradesh	40387	27224.35	60581
24	Uttranchal	5417	3692 78	8126
25.	Gujarat	6704	3247.52	10056
26	Maharashtra	17279	9685.01	25919
27	Daman & Diu	4	3.10	6
28.	Goa	116	90.54	174
29.	Dadra & Nagar Haveli	0	0.00	0
30.	Andhra Pradesh	17556	11017 63	26334
31.	Karnataka	11837	7111.54	17756
32	Kerala	13460	7261.74	20190
33	Tamilnadu	11085	4406.28	16628
34.	Lakshadweep	17	11.21	26
35	Pondicherry	278	124.05	417

*Estimated @ 1 5 per disbursed case.

G. Terms for disbursal of loan prescribed in 1993 and terms of disbursal of loan applicable as on date under the PMRY.

Sl. No.	Parameters	As prescribed in 1993	Modified parameters applicable as on date
1.	Age	All educated unemployed between 18 to 35 years.	(i) 18 to 35 years for all educated unemployed. (ii) 18 to 40 years for all educated unemployed in North-East. States, J&K, Himachal Pradesh and Uttaranchal. (iii) 18 to 45 years for Scheduled Castes/Scheduled Tribes, Ex-servicemen, Physically disabled and Women.
2.	Educational Qualification	Matric (passed or failed) or ITI passed or have undergone Govt. sponsored technical course for a minimum duration of 6 months.	VIII pass. Preference will be given to those who have been trained for any trade in Government recognized/approved institutions for duration of at least six months.
3.	Family income	Not exceeding Rs. 24,000/- p.a. of the beneficiary along with spouse and the parents of the beneficiary separately.	Neither the income of the beneficiary along with the spouse nor the income parents of the beneficiaries shall exceed Rs. 40,000/- per annum.
4.	Residence	Permanent resident of the area for at least 3 years.	Permanent resident of the area for at least 3 years. (Relaxed for married men in Meghalaya and for married women in rest of the country. For married men in Meghalaya and for married women in rest of the country, the residency criteria applies to the spouse or in-laws).
5.	Defaulter	Should not be a defaulter to any nationalized bank/financial institutions/cooperative bank.	Should not be a defaulter to any nationalised bank/financial institution/cooperative bank. Further, a person already assisted under other subsidy, linked Government schemes would not be eligible under this scheme.
6.	Activities covered	Industry, Service & Business activities. Not more than 30% enterprise from business sector.	All economically viable activities including agriculture and allied activities but excluding direct agricultural operations like raising Crop, purchase of manure etc.
7.	Project Cost	Projects upto Rs. 1 lakh are covered under the scheme in case of individuals. If two or	Rs. 1.00 lakhs for business sector. Rs. 2.00 lakh for other activities, loan to be of composite nature. If two or

Sl. No.	Parameters	As prescribed in 1993	Modified parameters applicable as on date
		more eligible persons join together in a partnership, the project with higher costs upto Rs. 5 lakhs are covered under the scheme.	more eligible persons join together in a partnership, project upto Rs. 10.00 lakh are covered. Assistance shall be limited to individual admissibility. **Self Help Group can be considered for assistance under the Scheme provided:** ● Educated Unemployed Youth satisfiy the eligibility criteria laid down under the Scheme volunteer to form SHG to set up self-employed ventures (Common Economic Activity). ●A Self Help Group may consist of 5-20 educated unemployed youth. No upper ceiling on Project cost. Loan may be provided as per individual eligibility taking into account requirement of the project. ● SHG may under take common economic activity for which loan is sanctioned without resorting to onward lending to its members. ● Subsidy may be provided to the SHG as per the eligibility of individual members taking into account relaxation provided in North Eastern States, Uttaranchal Himachal Pradesh and Jammu & Kashmir. ● Required margin money contribution (i.e. subsidy and margin to be equal to 20 per cent of the project cost) should be brought in by the SHG collectively. ● The exemption limit for obtention of collateral security will be Rs. 5.00 lakh per borrowal account for projects under Industry Sector. Exemption from collateral will be limited to an amount of Rs. 1.00 lakh per member of SHG for projects under Service & Business Sectors. Banks may consider enhancement in limit of exemption of collateral in deserving cases. ● Implementing agencies may decide necessity of predisbursal training for all the members/majority of the members of the group.

Sl. No.	Parameters	As prescribed in 1993	Modified parameters applicable as on date
8.	Subsidy & Margin Money	Subsidy will be limited to 15% of the project cost subject to ceiling of Rs. 7,500/- per entrepreneur. Margin money from the entrepreneur will be 5% of the project cost.	I. Subsidy will be limited to 15% of the project cost subject to ceiling of Rs. 7,500/- per entrepreneur. Banks will be allowed to take margin money from the entrepreneur varying from 5% to 16.25% of the project cost so as to make the total of the subsidy and the margin money equal to 20% of the project cost. **For North Eastern States, Himachal Pradesh, Uttaranchal and J&K.** II). Subsidy @ 15% of the project cost subject to a ceiling of Rs. 15,000/- per entrepreneur for North Eastern States, Himachal Pradesh, Uttaranchal and J&K, Margin money contribution from the entrepreneur may vary from 5% to 12.5% of the project cost so as to make the total of the subsidy and the margin money equal to 20% of the project cost.
9.	Collateral	The loans would not require any collateral guarantee. Only assets created under the scheme would be hypothecated to the Bank.	No Collateral for units in industry sector with project cost upto Rs. 2.00 lakh (the loan ceiling under the PMRY). For partnership projects under Industry Sector, the exemption limit for obtention of collateral security will be Rs. 5.00 lakh per borrowal account. For units in service and business sector no collateral for project upto Rs. 1.00 lakh. Exemption from collateral in case of partnership project will also be limited to an amount of Rs. 1.00 lakh per person participating in the project.
10.	Rate of interest & Repayment Schedule	Normal Bank rate of interest shall be charged. Repayment schedule may range between 3 to 7 years, after an initial moratorium of 6 to 18 months.	Normal rate of interest shall be charged. Repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed.
11.	Reservation	Preference should be given to weaker section including women. The scheme envisages 22.5% reservation for SC/ST and 27% for Other Backward Classes (OBCs). In case SC/	Preference should be given to weaker sections including women. The scheme envisages 22.5% reservation for SC/ ST and 27% for Other Backward Classes (OBCs). In case SC/ST/OBC candidates are not available, State/ UTs Govt. will be competent to

Sl. No.	Parameters	As prescribed in 1993	Modified parameters applicable as on date
		ST/OBC candidates are not available, State/UTs Govt. will be competent to consider other categories of candidates under PMRY.	consider other categories of candidates under PMRY.
12.	Training & Other assistance.	The training expenses and operational expenditure to be covered within the ceiling of Rs. 2,000/- per case. Norms of expenditure on individual items are, however, prescribed with the approval of Finance.	Each entrepreneur whose loan is sanctioned is provided training as per details given below: I. For industry sector: Duration: 15-20 working days Stipend: Rs. 300/- Training expenditure: Rs. 700/- ii. For service & business sector Duration: 7-10 working days. Stipend: Rs. 150/- Training expenditure: Rs. 350/-
13.	Implementing Agency	The District Industry Centres and the Directorates of Industries shall mainly be responsible for scheme implementation along with banks. Other agencies may be desirable.	The District Industry Centres and the Directorate of Industries are mainly responsible for Implementation of the Scheme along with the banks.
14.	Linkages of targets with recovery	.....	Basic minimum targets based on the population and the number of educated unemployed. Additional targets would be linked to the recovery of loans sanctioned, past performance of sanctions or special circumstances prevailing in the State/UT.